

Information to identify the case:		
Debtor 1	Daniel L. Little	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-21783-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel L. Little

1/9/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel L. Little
Debtor

Case No. 19-21783-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Jan 09, 2023

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db	+ Daniel L. Little, 1127 Preston Dr., North Versailles, PA 15137-2713
cr	+ CitiMortgage, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15044183	+ Coll Svc Center, PO Box 560, New Kensington, PA 15068-0560
15044192	+ U.S. Dept of Education/GL, 2401 International, POB 7859, Madison, WI 53707-7859

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 10 2023 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 10 2023 04:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15146210	EDI: GMACFS.COM	Jan 10 2023 04:54:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
15044178	+ EDI: GMACFS.COM	Jan 10 2023 04:54:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15044179	+ Email/PDF: bncnotices@becket-lee.com	Jan 10 2023 00:20:37	American Express, PO Box 981537, El Paso, TX 79998-1537
15137600	Email/PDF: bncnotices@becket-lee.com	Jan 10 2023 00:06:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15124110	+ Email/Text: bkfilings@zwickerpc.com	Jan 10 2023 00:05:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
15044180	+ EDI: CITICORP.COM	Jan 10 2023 04:54:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
15124832	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 10 2023 00:05:00	CitiMortgage, Inc., C/O Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
15125165	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 10 2023 00:05:00	CitiMortgage, Inc., c/o Cenlar FSB, BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
15151463	EDI: CITICORP.COM	Jan 10 2023 04:54:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls,

District/off: 0315-2

User: auto

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			SD 57108-5027
15044182	+ EDI: CITICORP.COM	Jan 10 2023 04:54:00	Citimortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
15044184	+ EDI: CCS.COM	Jan 10 2023 04:59:00	Credit Collection Services, 725 Canton St., Norwood, MA 02062-2679
15044185	EDI: DISCOVER.COM	Jan 10 2023 04:54:00	Discover Fincl Svc LLC, PO Box 15316, Wilmington, DE 19850
15120575	EDI: DISCOVER.COM	Jan 10 2023 04:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15151197	+ Email/Text: kburkley@bersteinlaw.com	Jan 10 2023 00:05:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15044181	EDI: JPMORGANCHASE	Jan 10 2023 04:54:00	Chase Card, PO Box 15298, Wilmington, DE 19850
15127200	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 10 2023 00:04:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15044186	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 10 2023 00:05:00	Keybank NA, 4910 Tiedeman Rd., Cleveland, OH 44144-2338
15044187	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 10 2023 00:05:00	Keybank NA, 4910 Tiedeman Rd., Client Services OH-01-05-0562, Cleveland, OH 44144-2338
15140635	Email/Text: camanagement@mtb.com	Jan 10 2023 00:05:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15044188	Email/Text: camanagement@mtb.com	Jan 10 2023 00:05:00	M&T Bank, PO Box 900, Millsboro, DE 19966
15507234	Email/Text: nsm_bk_notices@mrc cooper.com	Jan 10 2023 00:04:00	Nationstar Mortgage LLC, c/o RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741
15044189	+ Email/Text: bankruptcy@onlineis.com	Jan 10 2023 00:05:00	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
15044190	Email/Text: Bankruptcy.Notices@pnc.com	Jan 10 2023 00:04:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
15143668	Email/Text: Bankruptcy.Notices@pnc.com	Jan 10 2023 00:04:00	PNC Bank NA, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15044191	+ EDI: CITICORP.COM	Jan 10 2023 04:54:00	Sunoco/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
15128139	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Jan 10 2023 00:04:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
15044193	+ EDI: COMCASTCBLCENT	Jan 10 2023 04:54:00	xfinity, PO Box 3001, Southeastern, PA 19398-3001

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC, a Delaware Limited
cr		M&T Bank
cr		Nationstar Mortgage LLC
15365113		Community Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15127201	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor M&T Bank bnicholas@kmllawgroup.com
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
Douglas G. Hipp	on behalf of Debtor Daniel L. Little twohipp4u@hotmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC ldoyle@logs.com diane@mvrlegal.com;bankruptcy@friedmanvartolo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Trustee Robert Shearer information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
Steven P Kelly	on behalf of Creditor CitiMortgage Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 10